

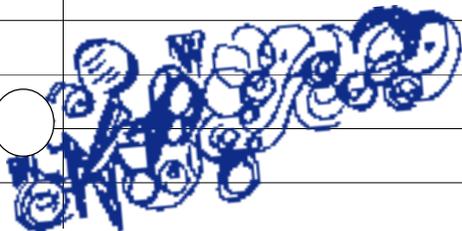
# Credit Rules

**1** Credit cards are just like a loan—you have to pay what you owe.

**2** Keep track of how much you spend. Remember that incidental and impulse purchases add up fast.

**3** Save your receipts. Compare them with your monthly bill. Promptly report problems to the company that issued the card.

**4** Never lend your card to anyone.



**5** Owing more than you can repay can damage your credit rating. That can make it hard to finance a car, rent an apartment, get insurance—even get a job.

**6** Pay your bill on time, and in full when possible. If you don't, you'll have to pay finance charges on the unpaid balance—and it takes forever to get caught up if you just pay the minimum.

\* Federal law limits your liability for unauthorized charges to \$50 per card.

Federal Trade Commission  
1-877-FTC-HELP  
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